

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF SOUTH CAROLINA

In re William Thomas Jones
Elizabeth Howard Jones
Debtor(s)

Case No. 15-03173
Chapter 13

NOTICE OF PLAN MODIFICATION BEFORE CONFIRMATION, MOTIONS TO VALUE SECURITY, AVOID JUDICIAL LIEN, AVOID A NONPURCHASE-MONEY, NONPOSSESSORY SECURITY INTEREST AND LIEN, AND/OR TO ASSUME OR REJECT AN EXECUTORY CONTRACT/UNEXPIRED LEASE.

I. NOTICE TO AFFECTED CREDITORS AND PARTIES IN INTEREST: The above-captioned debtor¹ previously proposed a chapter plan and motions; debtor now moves, pursuant to 11 U.S.C. § 1323 and Fed. R. Bankr. P. 2002(a)(5), to modify the proposed plan and motions as detailed below:

The plan is amended release a 2005 Nissan Trailblazer to Excel Financial, to indicate that the claims of SC Housing Corp. and all student loans will be handled directly by debtors outside of the plan, to adjust the treatment of all secured and executory claims based upon the claims filed, and to pay 100% to general unsecured creditors.

Affected Creditors: All Creditors

This modification to the chapter 13 plan and motions, and the remaining terms of the chapter 13 plan and motions set forth below, may affect your rights. Failure to object may constitute an implied acceptance of and consent to the relief requested.

A. **ADDITIONS, MODIFICATIONS, OR DELETIONS:** All additions or modifications to the Court's form plan are highlighted by italics (See SC LBR 3015-1 and 3015-2, and exhibits to SC LBR 3015-1 and 3015-2, "SC LBR" refers to the SC Local Bankruptcy Rules, available at www.scb.uscourts.gov). Deletions are noted as "Not Applicable" or by striking through the deleted provisions. If changes are substantial or if an alternative plan is proposed, a cover sheet that summarizes and identifies the changes shall be filed and served herewith.

B. **DEADLINE FOR FILING OBJECTIONS, NOTICE OF HEARING ON CONFIRMATION OF CHAPTER 13 PLAN AND MOTIONS:** Objections to the motions and any provision of the plan must be made in accordance with SC LBR 9014-1, properly served, and filed with the United States Bankruptcy Court, 1100 Laurel Street, Columbia, SC 29201, within twenty-eight (28) days from the date this document is served. Timely objections will be heard at the confirmation hearing, notice of which is given separately in the Notice of Meeting of Creditors. If a timely objection is filed after the confirmation hearing, a separate hearing on the objection will be scheduled and notice of such a hearing will be given. If no timely objection is filed, the Court, upon recommendation of the chapter 13 trustee and without further hearing or notice, may enter an order confirming the plan and granting the motions.

II. MOTION TO VALUE SECURITY, AVOID JUDICIAL LIEN, AVOID A NONPURCHASEMONEY, NONPOSSESSORY SECURITY INTEREST AND LIEN, AND/OR TO ASSUME OR REJECT AN EXECUTORY CONTRACT/UNEXPIRED LEASE.
The debtor requests that confirmation of this plan alter the rights of the following creditor:

A. Nonpossessory, Nonpurchase-Money Lien: The debtor moves, pursuant to 11 U.S.C. § 522(f), to avoid the following nonpossessory, nonpurchase-money security interest and lien in household goods:

¹ When used herein, the term "debtor" shall apply as applicable either in the singular or in the plural, if there are joint debtors in the case.

Name of Creditor and description of property securing subject to this motion to avoid lien	Value of Debtor's interest in property (\$)	Total of all other liens (\$)	Exemption (\$)	Estimated security interest/debt (\$)	Security interest not avoided (see IV(B)(4) below) (\$)	Security interest to be avoided (see IV(E) below) (\$)
Cash Loan Company *306-4 (all personal property listed in security agreement)	9,675	Unknown	9,675	916	None	All
Cash Loan Company *922-7 (all personal property listed in security agreement)	9,675	Unknown	9,675	916	None	All
Credit Central *0013 (all personal property listed in security agreement)	9,675	Unknown	9,675	665	None	All
Credit Central *0063 (all personal property listed in security agreement)	9,675	Unknown	9,675	862	None	All
Credit Central *0064 (all personal property listed in security agreement)	9,675	Unknown	9,675	862	None	All
Credit Central *0065 (all personal property listed in security agreement)	9,675	Unknown	9,675	1,239	None	All
Mack's Finance *88-20 (all personal property listed in security agreement)	9,675	Unknown	9,675	616	None	All
Mainstream Lending (all personal property listed in security agreement)	9,675	Unknown	9,675	494	None	All
Makers Financial Group *78-16 (all personal property listed in security agreement)	9,675	Unknown	9,675	1,188	None	All
National Finance (all personal property listed in security agreement)	9,675	Unknown	9,675	669	None	All
National Finance *2320 (all personal property listed in security agreement)	9,675	Unknown	9,675	669	None	All
Regional Finance *9057 (all personal property listed in security agreement)	9,675	Unknown	9,675	2,242	None	All
Regional Finance *9427 (all personal property listed in security agreement)	9,675	Unknown	9,675	1,686	None	All
Security Finance *0492 (all personal property listed in security agreement)	9,675	Unknown	9,675	1,768	None	All
Security Finance *9074 (all personal property listed in security agreement)	9,675	Unknown	9,675	1,517	None	All
Southern Finance *6083 (all personal property listed in security agreement)	9,675	Unknown	9,675	1,080	None	All
Southern Finance *6107 (all personal property listed in security agreement)	9,675	Unknown	9,675	480	None	All
World Finance *7201 (all personal property listed in security agreement)	9,675	Unknown	9,675	1,769	None	All
World Finance Corp. *1701 (all personal property listed in security agreement)	9,675	Unknown	9,675	2,487	None	All

B. Judicial Lien: The debtor moves, pursuant to 11 U.S.C. § 522(f), to avoid the following judicial lien:²

Name of Creditor and description of property securing subject to this motion to avoid lien	Estimated judicial lien (\$)	Total of all senior/ unavoidable liens (\$)	Applicable Exemption (\$)- and Code Section	Value of the debtor's interest in property (\$)	Judicial lien not avoided (\$)	Judicial lien avoided (\$)
Guy Roofing *0217 (Residence)	100	83,744	50,000 S.C. Code 15-41-30 (A) (1)	126,000	None	All

C. Valuation of Security: The debtor moves, pursuant to 11 U.S.C. § 506, to establish the value of a lien as follows:

Name of creditor and description of property securing subject to this motion to establish the value of a lien	Value of Debtor's interest in property (\$)	Holder and amount of superior liens	Estimate of creditor's claim (\$)	Value of lien (see IV(B)(4) below) (\$)	Unsecured claim after valuation (see IV(E) below) (\$)
Excel Financial (Chevrolet) (2006 Chevrolet Trailblazer; 190,000 Miles)	3,500	None	5,000	3,500	1,500

D. Assumption or Rejection of Executory Contract/Unexpired Lease: The debtor moves for the assumption of the following executory contract and/or unexpired lease. The debtor agrees to abide by all terms of the agreement and to cure any pre-petition arrearage or default in the manner below. Any executory contract or unexpired lease not specifically mentioned is rejected:

Name of creditor and lease or contract to be assumed	Amount of regular payment (\$)	Estimated amount of default (state if none) (\$)	Cure provisions for any default paid by (debtor or trustee) without interest (\$)/month	Regular payments to be paid by debtor directly to creditor beginning (month/year)
Aaron's Sales	362	600	50	7/2015
Graceland Rentals	424	424	12	7/2015

III. THE CHAPTER 13 PLAN: PAYMENT OBLIGATIONS OF THE DEBTOR.

A. Payments from the debtor to the chapter 13 trustee (the "trustee"): The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan. In addition, the debtor will pay to the trustee any portion of a recovery under a pre-petition claim or cause of action that constitutes disposable income or is not exempt.

The debtor shall pay to the trustee the sum of \$ 800 per month for a period of 5 months, and then \$ 1,010 per month for a period of 55 months, unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan.

B. Payments from the debtor directly to creditors: The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. The debtor may be required to pay some or a portion of pre-petition debts directly to a creditor in addition to required payments to the trustee, as indicated in paragraph II(D) above and/or in the paragraphs that follow.

C. Pay order request: **A pay order is not authorized.**

IV. PLAN DISTRIBUTIONS TO CREDITORS. To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation, must be filed with the Court. If a claim designated in this plan as secured is filed as an unsecured claim and the plan is confirmed, the claim may be treated as unsecured for purposes of plan distributions by the trustee. If a creditor files a proof of claim alleging that the claim is secured, but does not timely object to the confirmation of the plan and the claim is treated as unsecured in a confirmed plan, the claim may be treated as unsecured for purposes of plan distributions by the trustee. Confirmation of this plan does not bar a party in interest from objecting to a claim. The trustee, after the deduction of the trustee's commission and expenses, or the debtor, as indicated, shall make payments as follows:

A. Attorney for the debtor:

- The debtor and the debtor's attorney have agreed to an attorney's fee in the amount of \$ 3,500 for the services identified in the Rule 2016(b) disclosure statement filed in this case. The amount of \$ 447 was paid prior to the filing of the case. The remaining fee shall be disbursed by the trustee as follows:

² For co-owned property, see In re Ware, 274 B.R. 206 (Bankr. D.S.C. 2001) and Exhibit C to SC LBR 4003-2.

Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse \$1000.00 to the attorney from the initial disbursement.³ Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of allowed secured claims and prepetition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending pro se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.

2. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$ _____ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$ _____ or less.

B. Secured Creditor Claims: The plan treats secured claims as follows:

1. General Provisions: The terms of the debtor's pre-petition agreement with a secured creditor shall continue to apply except as modified by this plan, the order confirming the plan, or other order of the Court. Holders of secured claims shall retain liens to the extent provided by 11 U.S.C. § 1325(a)(5)(B)(i). Secured creditors paid the full secured claim provided for by this plan shall timely satisfy any liens in the manner required by applicable law or order of this Court. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise. Any funds that would have been paid to any such creditor will be distributed according to the remaining terms of the plan. (The preceding language does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4)). Any creditor affected by this provision may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may send standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

2. Long-term or mortgage debt. No default: **Not Applicable**

3. Long term or mortgage debt. Curing default: 11 U.S.C. 1322(b)(3) and/or (5):

a. Arrearage payments.

The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court to **Specialized Loan Serv** at the rate of \$ **69** or more per month, for **Residence**, along with **0%** interest. The creditor shall apply trustee payments solely to those designated arrearages, i.e., those arrearages accruing before the month specified in (b) below. For so long as the debtor complies with this plan, a creditor may not declare a default based on any payment delinquency to be cured by this paragraph and the creditor shall not impose any post-petition fee on account of any arrearage paid by the trustee.

b. Maintenance of regular non-arrearage payments:

Beginning **July 2015**, the Debtor shall pay directly to ~~the creditor~~ **Specialized Loan Serv** non-arrearage payments arising under the agreement with the secured creditor. The creditor shall apply each payment under this paragraph solely to post-petition obligations that accrue during or after the month specified herein.

4. Secured portion of claims altered by valuation and lien avoidance:

The trustee shall pay **Excel Financial (Chevrolet)** the sum of \$ **125** or more per month, along with **5.25 %** interest until the secured claim of \$ **3,500** established above is paid in full. The remaining portion of the allowed claim will be treated as a general unsecured claim.

5. Other secured debts (allowed claim to be paid in full without valuation or avoidance of lien): **Not Applicable**

6. Surrender of property:

The debtor will surrender the following property upon confirmation of the plan:

Excel Financial (Nissan) - 2005 Nissan Frontier

The order confirming plan shall terminate the automatic stay as to that property. Any creditor affected by this provision may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the surrender of the property.

7. Secured tax debt:

The trustee shall pay **Internal Revenue Service** the sum of \$ **355** or more per month until the **Value** of creditor's secured claim, *estimated at \$ **12,980.14** based upon the schedules filed in this case*, plus **5.25 %** interest has been paid. ~~If the lien is to be valued, If a secured claim is filed for a higher amount, the debtor shall file a separate motion to value the claim and establish priority of any remaining tax obligations. If a tax priority creditor files a claim designated as secured, is not treated as secured in this paragraph, and does not timely object to confirmation of this plan, then the claim may be paid as a priority claim for purposes of distributions from the trustee.~~

8. Special secured debts:

SC Housing Corp.: This claim is for a forgivable grant and it will be handled directly by debtors outside the plan.

³ The chapter 13 trustee shall not at any time disburse to the debtor's attorney more than: (a) the unpaid balance of (1) the fee to be paid under the plan pursuant to paragraph 1 herein, or (2) the fee previously applied for and authorized pursuant to paragraph 2 herein, plus (b) any supplemental fee then applied for and authorized under the terms of the applicable Procedures for Approval of Attorney's Fees in Chapter 13 Cases.

C. Priority Creditors: Priority claims shall be paid as follows:

1. Domestic Support Claims. 11 U.S.C. § 507(a)(1):
 - a. Pre-petition arrearages. **Not Applicable**
 - b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.
 - c. Any party entitled to collect child support or alimony under applicable nonbankruptcy law may collect those obligations coming due after this case was filed from the income or assets of the debtor-parent/spouse without further order or relief from the automatic stay. (Any claim for child support or alimony due before this case was filed must be collected in accordance with 11 U.S.C. § 507(a)(1) and 11 U.S.C. § 1322(a)(2).)
2. Other Priority debt. The trustee shall pay all remaining pre-petition 11 U.S.C. § 507 priority claims on a pro rata basis.

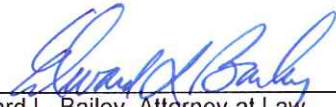
D. Executory Contracts and Unexpired Leases: Regular payments that arise post-petition under an executory contract or lease that is being assumed shall be paid directly by the debtor according to the terms of the contract or lease. Pre-petition defaults will be cured by payments of the sum of \$ (payment amount) or more per month by the trustee or the debtor according to paragraph 11(D). Claims arising from the rejection of executory contracts or leases shall be general unsecured claims unless otherwise ordered by the Court.

E. General Unsecured Creditors: General unsecured creditors shall be paid allowed claims pro rata by the trustee to the extent that funds are available after payment of all other allowed claims *except as indicated below*. The debtor **does** propose to pay 100% of general unsecured claims.

1. *Exceptions: The claims of S.C. Student Loan Corp. and the US Dept of Education for student loans will be paid directly by debtors outside the plan.*

V. PROPERTY OF THE ESTATE, STATUS AND OBLIGATIONS OF THE DEBTOR AFTER CONFIRMATION: Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the non-exempt value of all property of the estate and for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing herein is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

11/12/15
Date



Edward L. Bailey, Attorney at Law
251 South Pine Street
Spartanburg, South Carolina 29302
District Court I.D. No. 1153

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF SOUTH CAROLINA

In re William Thomas Jones
Elizabeth Howard Jones
Debtors

Case No. 15-03173

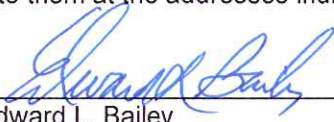
Chapter 13

Certificate of Service

(Notice of Plan Modification Before Confirmation, Modified Chapter 13 Plan and Related Motions)


ALL CREDITORS scheduled in the pending bankruptcy case and other parties in interest entitled to notice were served with the NOTICE OF PLAN MODIFICATION BEFORE CONFIRMATION, etc. by mailing a copy of the same on the date below, first class mail, postage paid, to them at the addresses indicated on the attached mailing matrix.

11/12/15
Date



Edward L. Bailey
251 South Pine Street
Spartanburg, South Carolina 29302

THE TRUSTEE was served with the NOTICE OF PLAN MODIFICATION BEFORE CONFIRMATION, etc. by filing a copy of the same, electronically through CM/ECF.



Edward L. Bailey, Attorney at Law
251 South Pine Street
Spartanburg, South Carolina 29302

Label Matrix for local noticing
0420-7
Case 15-03173-hb
District of South Carolina
Spartanburg
Thu Nov 12 08:55:59 EST 2015

AARON'S SALES AND LEASE
1250 W FLOYD BAKER BLVD
GAFFNEY SC 29341-1414

Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601-4303

Edward L. Bailey
251 South Pine St.
Spartanburg, SC 29302-2626

Edward L. Bailey
Bailey Law Firm
251 South Pine St.
Spartanburg, SC 29302-2626

CAINE & WEINER
PO BOX 5010
WOODLAND HILLS CA 91365-5010

CARDIOLOGY CONSULTANTS
1083 BOILING SPRINGS ROAD
SPARTANBURG SC 29303-2298

CASH LOAN COMPANY
405 N LIMESTONE STREET
GAFFNEY SC 29340-3139

CC WACO/FINANCIAL CONTROL SERVICES
105 DEANNA ST
ROBINSON TX 76706-5319

CC WACO/FINANCIAL CONTROL SERVICES
6801 SANGER AVE
SUITE 195
WACO TX 76710-7804

CHEROKEE MENTAL HEALTH CENTER
125 E ROBINSON STREET
GAFFNEY SC 29340-2444

(p)CHOICE RECOVERY INC
1550 OLD HENDERSON ROAD
STE 100
COLUMBUS OH 43220-3662

COMPREHENSIVE HOSPITALIST SERV
PO BOX 732472
DALLAS TX 75303-2472

CREDIT CENTRAL
421 N. LIMESTONE STREET
GAFFNEY SC 29340-3139

CREDIT CENTRAL
700 E NORTH ST STE 15
GREENVILLE SC 29601-3013

CREDIT CENTRAL
DBA CREDIT PLUS
1100 W FLOYD BAKER BLVD STE B
GAFFNEY SC 29341-1463

CREDIT MANAGEMENT LP
4200 INTERNATIONAL PKWY
CARROLLTON TX 75007-1912

DBA PARAGON REVENUE GR
PO BOX 126
CONCORD NC 28026-0126

EXCEL FINANCIAL
1105 W FLOYD BAKER BLVD
GAFFNEY SC 29341-1411

EXCEL FINANCIAL SERVICES
1105 W FLOYD BAKER BLVD
GAFFNEY SC 29341-1411

GLA COLLECTION CO INC
2630 GLEESON LN
LOUISVILLE KY 40299-1772

GRACELAND RENTALS
PO BOX 1000 DEPT #162
MEMPHIS TN 38148-0162

GREAT LAKES
PO BOX 530229
ATLANTA GA 30353-0229

GUY ROOFING
201 JONES ROAD
SPARTANBURG SC 29307-5424

HOMETOWN OXYGEN
2820 SELWYN AVE STE 785
CHARLOTTE NC 28209-1785

Gretchen D. Holland
20 Roper Corners Circle, Suite C
Greenville, SC 29615-4833

INTERNAL REVENUE SERVICE*
CENTRALIZED INSOLVENCY
PO BOX 7346
PHILADELPHIA PA 19101-7346

Elizabeth Howard Jones
108 Salem Road
Gaffney, SC 29340-3618

William Thomas Jones
108 Salem Road
Gaffney, SC 29340-3618

MACK'S FINANCE
601 N LIMESTONE STREET
GAFFNEY SC 29340-2436

MAINSTREAM LENDING
1005 A W. FLOYD BAKER BLVD
GAFFNEY SC 29341-1409

MAINSTREAM LENDING
1005 D W. FLOYD BAKER BLVD
GAFFNEY SC 29341-1409

MAKERS FINANCIAL GROUP
DBA MAKERS FINANCE
1009 W FLOYD BAKER BLVD
GAFFNEY SC 29341-1409

MED DATA SYS
2120 15TH AVE
VERO BEACH FL 32960-3436

MIDLAND CREDIT MANAGEMENT INC
AS AGENT FOR MIDLAND FUNDING LLC
PO BOX 2011
WARREN, MI 48090-2011

MIDLAND FUNDING
8875 AERO DR STE 200
SAN DIEGO CA 92123-2255

NATIONAL FINANCE
124 WILLIS PLAZA
GAFFNEY SC 29341-1500

NC DEPARTMENT OF REVENUE
PO BOX 25000
RALEIGH NC 27640-0150

NORTH CAROLINA DEPARTMENT OF REVENUE
ANGELA C FOUNTAIN BANKRUPTCY MANAGER
COLLECTIONS EXAMINATION DIVISION
NORTH CAROLINA DEPARTMENT OF REVENUE
PO BOX 1168
RALEIGH NC 27602-1168

OFFICE OF ATTORNEY GENERAL*
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENUE, NW
WASHINGTON DC 20530-0001

Porania LLC
P. O. Box 11405
Memphis, TN 38111-0405

REC MGT GRP
2901 UNIVERSITY AV
COLUMBUS GA 31907-7606

REC MGT GRP
PO BOX 6070
COLUMBUS GA 31917-6070

REGIONAL FINANCE
515 N LIMESTONE STREET
GAFFNEY SC 29340-2434

REGIONAL MANAGEMENT CORPORATION
PO BOX 776
MAULDIN, SC 29662-0776

Recovery Management Systems Corporation
25 SE Second Avenue
Suite 1120
Miami, FL 33131-1605

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Regional Managment Corporation
PO Box 776
Mauldin, SC 29662-0776

S.C. Student Loan Corp
P.O Box 102425
Columbia, SC 29224-2425

SC DEPT OF REVENUE*
PO BOX 12265
COLUMBIA SC 29211-2265

SC HOUSING CORP. *
ATTN: TRACEY C. EASTON, AGT
300-C OUTLET POINTE BOULEVARD
COLUMBIA SC 29210-5652

(p)SC STUDENT LOAN CORP
PO BOX 102423
COLUMBIA SC 29224-2423

SCA
P O BOX 910
EDENTON NC 27932-0910

SECURITY FIN
317 N LIMESTONE STREET
GAFFNEY SC 29340-3137

SFC Central Bankruptcy
P.O. Box 1893
Spartanburg, S.C 29304-1893

SOUTHERN CA
2420 PROFESSIONAL
ROCKY MOUNT NC 27804-2253

SOUTHERN FINANCE
410 N. LIMESTONE STREET
GAFFNEY SC 29340-3140

SPARTANBURG MEDICAL CENTER
1001 N PINE STREET
SPARTANBURG SC 29303-3153

SPECIALIZED LOAN SERVI
ATTN: BANKRUPTCY
8742 LUCENT BLVD. SUITE 300
HIGHLANDS RANCH CO 80129-2386

SPECIALIZED LOAN SERVI
PO BOX 105219
ATLANTA GA 30348-5219

TEK-COLLECT INC
871 PARK ST
COLUMBUS OH 43215-1441

TRANSWORLD SYS INC/51
507 PRUDENTIAL RD
HORSHAM PA 19044-2308

The Bank of NY Mellon Trust Co. NA,Trustee(S)
c/o Specialized Loan Servicing LLC
8742 Lucent Blvd Suite 300
Highlands Ranch, CO 80129-2386

US Trustee's Office
Strom Thurmond Federal Building
1835 Assembly St.
Suite 953
Columbia, SC 29201-2448

U S DEPT OF ED/GSL/ATL
PO BOX 4222
IOWA CITY IA 52244

UNITED STATES ATTORNEY *
DISTRICT OF SOUTH CAROLINA
1441 MAIN STREET, STE 500
COLUMBIA SC 29201-2897

UPSTATE CAROLINA RADIOLOGY
C/O RECEIVABLE MANAGEMENT
2901 UNIVERSITY AVE. #29
COLUMBUS GA 31907-7601

UPSTATE SC EMERGENCY
C/O PHOENIX FINANCIAL SERVICES
PO BOX 361450
INDIANAPOLIS IN 46236-1450

US DEPT OF ED/GLELSI
PO BOX 7860
MADISON WI 53707-7860

US DEPT OF EDUCATION
CLAIMS FILING UNIT
PO BOX 8973
MADISON, WI 53708-8973

US DEPT. OF EDUCATION
PO BOX 105028
ATLANTA GA 30348-5028

VERIZON
1 VERIZON PL
ALPHARETTA GA 30004-8510

VERIZON
500 TECHNOLOGY DR
STE 550
WELDON SPRING MO 63304-2225

WESTERN SHAMROCK D.B.A. NATIONAL FIANCE CO
801 S ABE ST
SAN ANGELO, TX 76903-6735

WORLD FINANCE CORP
523 N LIMESTONE ST
GAFFNEY SC 29340-2434

WORLD FINANCE CORP
WORLD ACCEPT CORP./ATTN BK
PO BOX 6429
GREENVILLE SC 29606-6429

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

CHOICE RECOVERY
1550 OLD HENDERSON RD ST
COLUMBUS OH 43220-0000

SC STUDENT LOAN CORP
PO BOX 21487
COLUMBIA SC 29221-0000

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Edward L. Bailey
251 South Pine Street
Spartanburg, SC 29302-2626

(d)U S Dept of Ed/Gsl/Atl
Po Box 4222
Iowa City, IA 52244

(d)WORLD FINANCE CORP
WORLD ACCEPT CORP/ATTN BK
PO BOX 6429
GREENVILLE SC 29606-6429